

Health Coverage for Refugees

There are more health coverage options available for individuals and families than ever before. If you are a refugee in Illinois and have questions about your health coverage options, Get Covered Illinois can help. Below are answers to a few common questions to help you get started.

Can refugees and asylum seekers qualify for health coverage?

Yes. Refugees and asylum seekers, including those with pending applications, who are admitted to the United States can apply for coverage through Get Covered Illinois. This does not apply to all immigrant groups, and some may have to wait five years before they can qualify for public benefits like Medicaid.

Other immigrant groups who can apply for the same benefits available to refugees include:

- Cuban and Haitian entrants.
- Amerasians.
- Special immigration visa holders from Iraq or Afghanistan.
- Certified victims of human trafficking.
- Lawful Permanent Residents who have held one of these statuses in the past.

The Marketplace and Medicaid will need to know the type of documentation you have, such as I-94, I-766, I-327, I-571 or I-551, and your U.S. Citizen and Immigration Services (USCIS) numbers or other document number to confirm eligibility for refugees and asylees. Certain victims of human trafficking may need additional documents. They should reach out to the Northern Tier Anti-Trafficking Consortium at (800) 837-5345 where they will be referred to a case manager in Illinois.

What will my health insurance cover?

All health insurance plans on the Marketplace include the essential health benefits, which cover a range of services including doctor visits, preventive care and more. Make sure you compare Marketplace health plans to see which specific benefits are covered by your plan. Medicaid and All Kids cover similar services as private health insurance plans.

I'm a refugee. What health coverage can I apply for?

You may be able to apply for Medicaid if you make less than \$1,342 a month if you are single or \$1,809 a month if you are married. Different income limits apply to children, pregnant women, seniors, persons with disabilities and for larger families. If you do not qualify for Medicaid, you can apply for a health plan through the Marketplace. Financial help may be available to lower the cost of coverage.

I was told I was eligible for Medicaid. Now what?

You will receive an approval letter in the mail. Within 10 days of receiving the approval letter, you will receive a piece of paper that includes your Recipient Identification Number (RIN) – that is your medical card. Keep your RIN in a safe place because it is what you give providers and pharmacies when you need care.

Soon after getting your medical card, you will receive an enrollment package in the mail. This will explain your health benefits and how to pick a primary care doctor and health plan. If you have questions about what benefits are covered, you can call the Healthcare and Family Services (HFS) Health Benefits Helpline at (866) 468-7543 (TTY: 1-877-204-1012). You can also call the Get Covered Illinois Help Desk at (866) 311-1119.

I'm also a young adult. How long can I stay on my parents' plan?

If your parents have coverage through the Marketplace or an employer that offers coverage to family members, you may be able to stay on your parents' plan until the age of 26. In addition, children enrolled in All Kids when they age out of foster care in Illinois are eligible to receive coverage through Medicaid regardless of income until age 26, including those aging out of the Unaccompanied Refugee Minors program.

How will the new health law affect Refugee Medical Assistance (RMA) health coverage?

Some refugees receive health coverage through the RMA program for the first eight months after their arrival. If you are currently covered through RMA and qualify for Medicaid, your Medicaid coverage should not end just because your financial help ends. You can continue to receive Medicaid as long as you are eligible. If you are eligible for a Marketplace plan, you will get a letter in the mail with instructions on how to sign up for a plan.